



EXTENSION COMMUNITY

Financial Security for All

A growing number of Americans find themselves balancing precariously on financial tightropes. Older Americans are living golden years in the red, just getting by, and are not able to enjoy the retirement they anticipated. Four in 10 Americans have been victims of identity theft or know someone who has. Consumer debt in 2007 was \$2.18 trillion, up from \$1.5 trillion in 2000 (Federal Reserve Board). And now, for the first time in history, Americans have a negative savings rate – lower than during the Great Depression; and households carry an estimated average of more than \$7,200 in credit card debt alone. Young people are seldom taught to manage personal finances in school and are the target of relentless marketing. By high school graduation, most students have developed poor money habits that can easily lead to a lifetime of high debt, bad credit scores, bankruptcy, marital stress, and severely limited opportunities to get ahead.

Financial Security for All provides information and expert answers 24 hours a day, seven days a week to help all people:

1. Spend less than earnings
2. Avoid excess debt
3. Improve credit worthiness
4. Plan for tomorrow while keeping pace with day-to-day needs
5. Save and invest regularly
6. Protect financial identity

Financial Security for All provides research-based, up-to-date, reliable consumer information with online learning lessons, interactive financial calculators, and featured resources. **Financial Security for All** community of practice maintains hundreds of FREQUENTLY ASKED QUESTIONS, providing real-time answers to daily money concerns. Can't find exactly what you are looking for? The ASK THE EXPERT feature allows you to electronically submit your own specific question and receive a timely personal response directly from a skilled educator at one of the Cooperative Extension System's land-grant universities.

Target: Financial Stability

People facing personal and family transitions, loss of job, health crises, lower incomes, and overwhelming debt are empowered to make ends meet, decide strategies for recovery and to plan for a brighter future.

Target: Youth Financial Literacy

Children through young adults as well as parents and educators working with our next generation of spenders, savers and investors are enriched with information that leads to early financial literacy and honest communication about money.

Target: Financial Security in Later Life

Baby boomers facing retirement, owners and employees of small businesses, and older adults striving to preserve and transfer wealth find real life solutions.

AN INTERNET RESOURCE YOU CAN **TRUST**

Find real answers in real time based on objective,
peer-reviewed, scientific results from **www.eXtension.org**

With eXtension, you get research-based answers from industry experts in America's largest and oldest university system, land-grant universities. Created by Congress, land-grant universities study subjects relevant to everyday life. Then, they send professional educators, or agents, across their states to bring the results of their research into every community, providing practical education people can use.

Now you, too, can benefit from the best available information (not somebody's best guess) on topics important to you. When you use eXtension you get:

- Credible expertise and reliable answers based upon sound research and field-tested data
- Up-to-date, 24-hour availability from any Internet connection
- Connections to the best, most innovative minds in American universities
- Customized answers to your specific needs
- Searchable knowledge base and "Ask the Experts" options
- Contact to over 3,000 local Cooperative Extension offices with professionals who can help you in your own neighborhood
- Community-building features including blogs, online chats, content evaluation and rating, and more

What people are saying about **eXtension**:

"I am excited that you offer a resource site for those of us who have innovative ideas for markets in rural and urban communities. The **one-stop resource** will be excellent for many who need a great deal of information, guidance and assistance..."

"Glad it is created by the Cooperative Extension Service, because it is science based, **reliable** unbiased information and you are not trying to sell something."

"This is an informational and educational site where I can get objective, **unbiased information**... much better than [other leading search sites] where you don't know how accurate the information is."